

DON GTCC APC Certification Course
Module 1 – DON Policy

Module 1

Department of the Navy
Government Travel Charge Card (GTCC)

Agency Program Coordinator
Certification Course

DON Policy



**DON Consolidated Card Program Management Division
(DON CCPMD)
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Welcome to the Department of the Navy, Government Travel Charge Card Training.

This course provides you with background information, policies, and procedures to assist you in performing your role as an APC.

Module 1 will acquaint you with your responsibilities as they pertain to DON Policy for GTCC.

Learning Objectives

- General Background
- Individually Billed Accounts (IBAs)
- GTCC Policy
- Using the Travel Card
- Receiving & Maintaining the IBA
- Mission Critical Status
- Program Update Information

Module 1 has several learning objectives starting with GTCC's General Background.

We continue with

- Individually Billed Accounts also known as IBAs
- Government Travel Charge Card Policy
- Responsibilities when using the Travel Card
- Receiving & Maintaining Individually Billed Accounts
- Mission Critical Status
- And Program Update Information

Learning Objectives

- CitiDirect Card Management System
- Bank Payment Policy
- Disputed Transactions
- Lost or Stolen Travel Card
- Bank Fee Policy
- Receipt Verification

Continuing with the Learning objectives for this module we will look at

- The CitiDirect Card Management System
- Bank Payment Policy
- Disputed Transactions
- Lost or Stolen Travel Card
- Bank Fee Policy
- And Receipt Verification

General Background

- Travel & Transportation Reform Act (TTRA) of 1998
- Mandates Travel Card usage for official Government travel
- Falls under GSA SmartPay® Master Contract
- Regulated by DoDI 5154.31, Volume 4
- Disseminated by DON Travel Card Instruction



Let's review some background information about the Travel Card Program.

Public Law 105-264, also known as the Travel and Transportation Reform Act of 1998, established the Travel Card program, within the Department of the Navy. This law mandates the use of a government sponsored Travel Card, for costs associated with authorized government travel.

The Travel Card Program falls under the General Services Administration SmartPay Master Contract.

DoDI 5154.31, Volume 4 establishes the program for the Department of Defense.

The Department of the Navy Instruction and IBA Desk Guide which can be found on the CCPMD Travel Card Homepage delineates specific requirements for Navy personnel.

General Background

The Travel Card Program:

- Creates a standard payment method for authorized government travel expenses
- Improves DON cash management
- Enhances mission readiness



The Travel Card program creates a standard payment method for government travel expenses improves Department of the Navy cash management and enhances the mission readiness.

Individually Billed Accounts (IBA)

- Travel Card (GTCC) issued to an individual
- Used to pay for official travel expenses
- Cannot be used for personal expenses
- Mission related expenses are prohibited
- Government reimbursement for authorized expenses

Individually Billed Accounts, or IBAs, are Travel Cards:

They are issued to an individual traveler who is responsible for paying the account.

These cards are used to pay for authorized travel and travel related expenses.

Mission related expenses are prohibited from being placed on the GTCC.

Cardholders are specifically prohibited from using Government Travel Charge Cards for personal expenses.

Government reimbursement is for authorized and allowable expenses only.

GTCC Policy

Who Uses GTCC Policy?

- Required use by all frequent travelers
- Personnel who travel 2 or more times in a 12-month period are frequent travelers
- Infrequent travelers are encouraged to use the IBA and may be mandated in certain circumstances



The Government Travel Charge Card Program benefits the Department of the Navy.

The program improves DON cash management at all levels while enhancing individual unit readiness by using a widely accepted commercial bank issued charge card.

All frequent travelers must use this card for official travel related expenses.

Personnel who travel 2 or more times in a 12-month period are considered frequent travelers.

Use of the GTCC is highly encouraged for infrequent travelers and may be mandated in certain circumstances.

Using the Travel Card

Split Disbursement

- Mandatory for military and civilian personnel
- Payment goes directly to Bank for Travel Card expenses
- Cardholder is responsible for paying any remaining balance directly to the bank if split disbursement doesn't cover the amount due
- Split Disbursement helps prevent delinquency

Split Disbursement is mandatory for military and civilian personnel for all undisputed charges placed on their Travel Card.

The Bank receives direct payment for the specified amount and any remaining reimbursement is paid directly to the Cardholder.

The Cardholder is responsible for ensuring the split disbursement amount is accurate and the bank is paid in full.

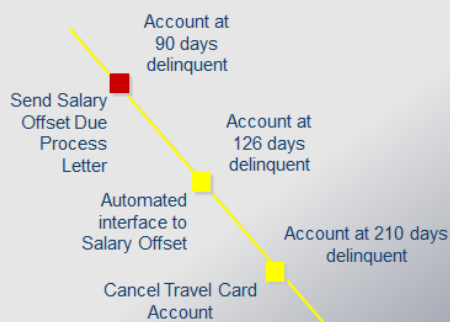
If the split disbursement doesn't cover the full amount due the Cardholder is responsible for paying any remaining balance directly to the bank.

Split Disbursement helps prevent delinquency.

Using the Travel Card

Salary Offset

- Letter of notification at 90 days delinquent
- Collection of accounts >120 days delinquent
- Up to 15% monthly disposable income used to pay account



When the account is between day 60 and 120 past due, unless full payment is made the account, it will be closed and unusable. It will open when full payment of the past due amount has been received and posted to the account.

At Day 75, the first late fee will be charged and then every 30 days thereafter. Late fees are not charged based on the statement date. If an account is 90 days delinquent, the Bank sends a notification letter to the Cardholder. If the account is not paid in full or payment arrangements are not made within 30 days of receiving the letter the Salary Offset process is started.

At day 126 past due the account will be cancelled, and will not open with payment. At this point, the account may only be opened with the reinstatement process and only after the balance is paid in full. If arrangements are not made to pay the full balance by day 126, the account will be placed in Salary Offset with additional fees that are not reimbursable. Up to 15% of the Cardholder's monthly disposable income is used to pay the delinquent account while in salary offset.

Receiving & Maintaining the IBA

- Upon receipt of the IBA the Cardholder should immediately verify receipt with the bank
 - ❑ Report is available in EAS to monitor receipt verification
- Update DTS profile and refresh any existing orders
- Cardholder should sign up for online account access and text messages
- Card Possession
 - ❑ Held by Cardholder ONLY
 - ❑ Never held at a central location

Upon receipt of their Travel Card the Cardholder should immediately call the number on the sticker or call the number on the back of the card and verify receipt with the bank. A report is available in the Electronic Access System to monitor receipt verification. See the IBA desk guide for more details.

The Cardholder also needs to update their Defense Travel System (DTS) profile and refresh any existing orders immediately upon receipt verification of the card. It is highly encouraged that upon receipt of the Travel Card, the Cardholder should sign up for online account access. This will allow the Cardholder to manage their account by allowing them to view statements, pay their bill, and sign up for mobile messaging.

It is a very important part of program policy to understand guidelines regarding Card possession. Only the individual to whom a Travel Card is issued should physically possess that card.

Individually Billed Account Travel Cards should never be stored or retained in a central location by the commands, APCs, Commanding Officers or Supervisors.

Mission Critical Status

- Activity in a remote location
- Nature of mission precludes identification as government employee
- Requested by APC when account is between 30 and 60 days past due
- 45 day administrative period after removal from Mission Critical status
- Mission Critical period not to exceed 120 days



Mission Critical status is determined by the APC with prior approval of the traveler's supervisor. Per policy, Mission Critical status must be completed in the Electronic Access System by an HL2 or HL3 only.

Reasons for mission critical may include activity in a remote location, which prevents the Cardholder from filing interim reports, or missions which preclude identification as a government employee.

Mission Critical status must be requested by an APC when a Cardholder's account is between 30 and 60 days past due, and it must not be a suspended account.

All accounts must be settled within 45 days after being removed from Mission Critical status.

The Mission Critical period, which includes the 45 day administrative period, cannot exceed 120 days.

Program Update Information

- Travel Administrative Notice (TCAN)
 - ❑ Procedural or informational notice
 - ❑ Sent to Level 3 APCs for distribution
 - ❑ Travel Card Program website, “Administrative Notice’s” tab
- E-mail Subscription Service
 - ❑ Register on the website
<https://www.navsup.navy.mil/ccpmd>

As a Travel Card program participant, you should keep up with the most current program information. There are two easy ways to do this.

Travel Card Administrative Notices, or TCANs, are procedural or informational notices which are not a part of official program policy.

The numbering for the TCANs is based on the date issued.

TCANs are sent by e-mail to the level 3 APCs to be distributed throughout the program hierarchy.

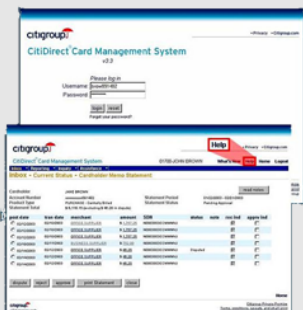
The Email Subscription Service is another way to stay up to date.

Go to the website and click on E-mail Subscription.

A window will open allowing you to enter your contact information, e-mail address and select the card programs for which you would like to receive program updates.

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CitiDirect Card Management System



Download the
CitiDirect User's Guide

www.cards.citidirect.com

- Secure
- Web-based
- Meets US Government Requirements
- 24 Hours a Day, 7 Days a Week
- Provides APCs with:
 - ☐ Account Management
 - ☐ Misuse/Abuse Monitoring Tools

Cardholders are encouraged to register at CitiDirect for personal account information via self-registration.

A CitiDirect User's Guide is available in the Help section.

Just go to

<http://www.citimanager.com/>

Select CitiManager or CitiManager Mobile under sign on.

Bank Payment Policy

- Billing cycle ends the 6th of each month
- Statements mailed within five business days of cycle end
- Full payment expected **even if** reimbursement not received
- Due date 25-30 days from closing date
- All charges/activity listed on statement

The Travel Card billing cycle ends on the 6th of each month; statements are mailed to Cardholders within 5 business days of the cycle end.

Cardholders are expected to make payment, in full, by the due date regardless of whether they received their travel expense reimbursement by that time.

The payment due dates are 25 – 30 days from the statement closing date.

Statements list all charges and activity that occurred during the billing cycle.

Disputed Transactions

- Contact merchant first to resolve the problem
- Initiate dispute process with the Bank within **60 days** of statement date
- Provide pertinent information related to the dispute
- Temporary credit for disputed transactions
- If process is not started in time, you are responsible for disputed transactions

If a monthly statement includes an incorrect transaction, the Cardholder or APC should contact the merchant to request clarification and attempt to resolve the problem.

If the charge is incorrect, generally the merchant will reverse it and it will appear as a credit on the next statement.

If the issue is not resolved by the merchant or is a billing error, the Cardholder must submit a Dispute request to the Bank within 60 days of the statement on which the transaction first appeared.

The Cardholder must provide any pertinent information or documentation regarding the dispute along with the dispute request.

During the dispute process the account will receive temporary credit for the disputed transaction until it is resolved.

The 60 day dispute limit is important. If you do not dispute the incorrect charge within 60 days of its first appearance on the statement, the Cardholder will be responsible for the disputed transactions.

Disputed Transactions

- You can dispute a transaction in Citi Manager, telephonically, or using the form found at:
www.citimanager.com/dodhome
- Respond promptly to **all** Citi inquiries regarding the Cardholder's dispute
 - ❑ If you don't Citi will resolve the dispute in the merchant's favor
- **Keep ALL Documentation!**



You can dispute a transaction in Citi Manager, by telephone or by using the form found on line at

www.citimanager.com/dodhome

Be sure to respond promptly to all Citi inquiries regarding the dispute.

If you don't Citi will resolve the dispute in the merchant's favor

And remember it is imperative that you Keep ALL documentation related to the dispute.

Lost or Stolen Travel Card



- Immediately contact:
 - ❑ Citibank System Support Help Desk
 - ❑ Your APC
- Citibank System Support Help Desk (800) 200-7056
- Outside the US call collect (757) 852-9076

If your card is lost or stolen, immediately contact the Citibank System Support Help Desk and your APC.

Citibank will take appropriate action to prevent the missing card from being used.

Call the Citibank System Support Help Desk toll free number at 1-800-200-7056, or for overseas call collect 757-852-9076.

Bank Fee Policy



Late Fees:

- ☐ Fees apply after 75 days
- ☐ **\$29** each 30 day cycle
- ☐ Late fees are not charged while in Mission Critical status



Return Check Fees:

- ☐ **\$29** for insufficient funds
- ☐ **Not reimbursable**
- ☐ Three or more NSF charges cancels the account; it can never be reopened



Late fees are applied to your account beginning 75 days from the initial statement date.

There is a \$29 charge for each 30 day cycle.

These fees are not applied to an account when in Mission Critical status.

These fees are Not Reimbursable unless payment is delayed due to the Government's processing of the Vouchers and approved by AO.

There is a non-reimbursable \$29 fee for each check returned due to insufficient funds.

If the account has more than 3 nonsufficient funds it is cancelled/permanently closed and can never be reinstated.

Bank Fee Policy

Expeditious Delivery of Card:

- ☐ **\$20** for expedited cards
- ☐ Reimbursable

ATM Usage:

- ☐ **2.2%** Flat Fee
- ☐ **Not** reimbursable



There is a reimbursable, 20 dollar fee for the expeditious delivery of an emergency replacement card to persons who are in a travel status.

A \$20 fee will also be applied to a new account that needs to be expedited due to upcoming travel.

Commands reserve the right to reimburse the expedited fee on a case by case basis. These cards are sent FedEx and require a signature of a person 18 or older.

And finally, there is a 2.2% flat fee for ATM usage.

This fee is not reimbursable.

See the Joint Travel Regulations (JTR) for additional information.

Receipt Verification

- Cardholders must verify delivery of the Travel Card upon receipt
 - ❑ Follow Receipt Verification instructions on the sticker located on the front of your card



Cardholders must verify receipt of their Travel card before they can use it the first time.

The new card will have receipt verification information on it as shown here in the format of a peel-off sticker.

Receipt Verification

- Cardholders must verify receipt of the Travel Card upon receiving it
 - ❑ Verify receipt by following the instructions on the sticker located on the front of your card
- Bank automatically de-activates an account if the card is not receipt verified



If a Travel Card is not receipt verified it will be automatically deactivated by the Bank.

It is important to note, that non verification of receipt is not the same as closing an account.

Objective Review

- General Background
- IBAs (Individually Billed Accounts)
- GTCC Policy
- Using the Travel Card
- Receiving & Maintaining the IBA
- Mission Critical Status
- Program Update Information

As a review of DON Policy related to APC responsibilities for the Government Travel Charge Card we looked at:

- The General Background of the Travel Card Program,
- IBAs (Individually Billed Accounts),
- Government Travel Charge Card Policy and Use of the Travel Card
- Receiving & Maintaining Individually Billed Accounts
- We also looked at How Mission Critical Status affects card use and billing
- And where to obtain Program Update Information

Objective Review

- CitiDirect Card Management System
- Bank Payment Policy
- Disputed Transactions
- Lost or Stolen Travel Card
- Bank Fee Policy
- Receipt Verification

In addition we looked at the

- CitiDirect Card Management System
- Bank Payment Policy
- How to handle Disputed Transactions and
- What to do is your card is Lost or Stolen
- And finally we covered Bank Fee Policies and
- Receipt Verification of your Travel Card

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This concludes Module 1 of the Agency Program Coordinator Certification course for the Government Travel Charge Card.

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